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June 7, 2007

**TO:** Examiner Frantzy Poinvil  
**COMPANY:** Commissioner for Patents – Art Unit 3692  
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**FROM:** Rudolph P. Hofmann  
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**RE:** U.S. Patent Application 09/551,238  
Our File No. 60021-369201

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Serial No 09/551,238

In reply to Office Action mailed March 7, 2007

Page 1 of 1

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Kennard L. Wottowa

Ser. No.: 09/551,238

Filed: April 17, 2000

For: ACCOUNT AND CUSTOMER  
CREATION IN AN ON-LINE BANKING  
MODEL

Atty. Docket #: 60021-369201

Examiner: Frantzy Poinvil


Art Unit: 3692

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Josh A. Byers Date

**AMENDMENT AFTER FINAL****AMENDMENT**

In response to the Office Action mailed March 7, 2007, please consider the following  
amendments and remarks.

**Claims** begins on page two (2) of this paper.

**Remarks** begin on page eight (8) of this paper.